

# Open enrollment 2007

Additional information on cost  
of plans and your choices



# Factors causing an increase in our health insurance premiums

- Costs of health care in the U.S. continue to increase.
- The State's plans offer generous benefits.
- We have an aging workforce which uses more health care services.
  - ***The State's health care costs are 40% higher than the Midwest standard!***
- Too many state employees engage in behavior that increases their health risks.



# Costs: AnthemTrad II and M-Plan II

- For 2006, the State paid 90% of the premium costs for both Anthem Trad II and M-Plan II.
- For 2007, the State will again pay the lion's share of the premium costs:
  - **82% for M-Plan II**
  - **77% for Anthem Trad II.**



# State is again increasing its contribution to employee health insurance

- For single coverage, the State will pay \$200 \$200 more towards premium costs, bringing bringing its total contribution to **\$4,204 per per employee.**
- For family coverage, the State will pay \$550 \$550 more towards premium costs, bringing bringing its total contribution to **\$11,561 per per employee.**

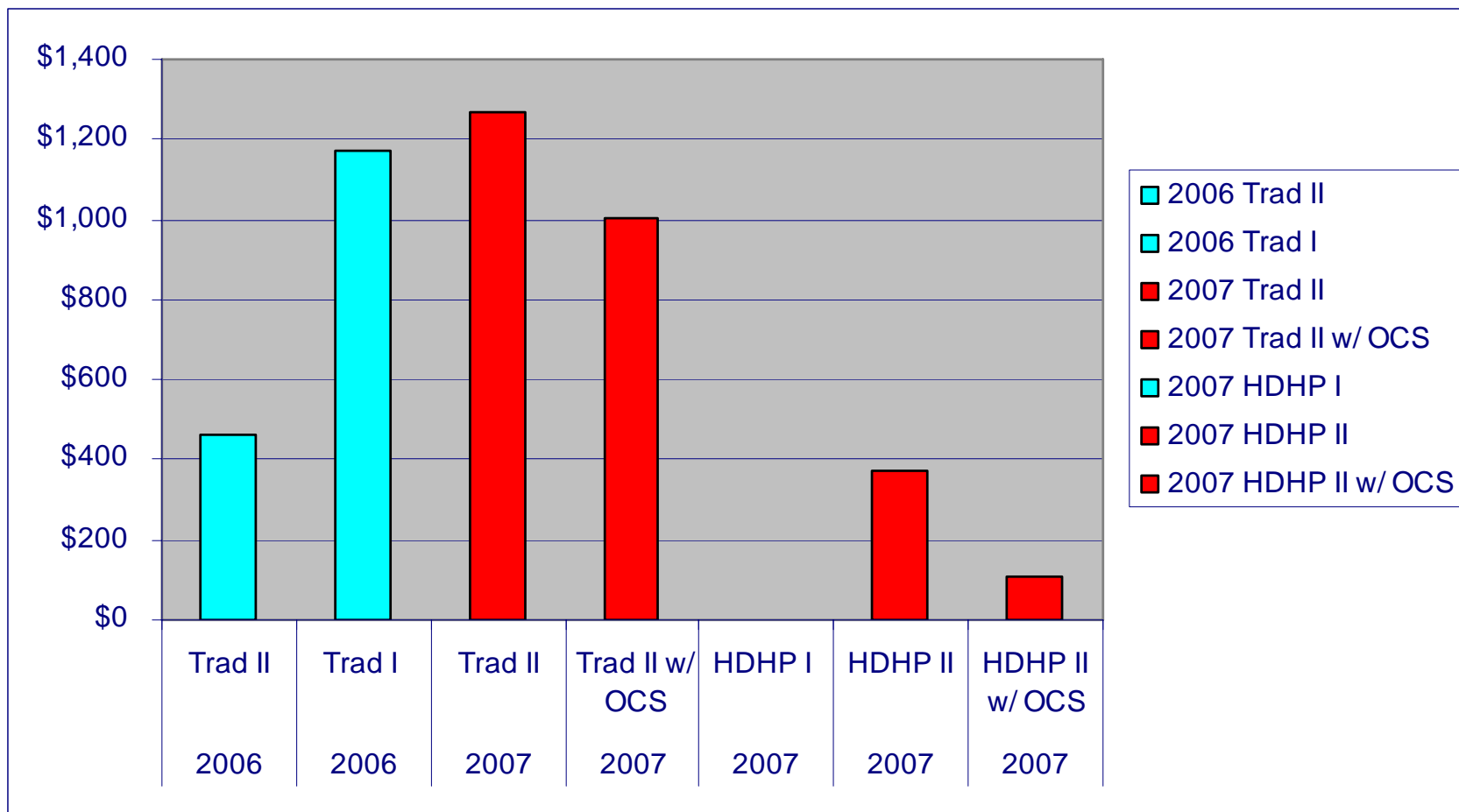


# If Anthem Trad II or M-Plan II are too costly

- Look at one of the other plans offered by  
by the State
  - *HDHP II, for instance, is an excellent plan  
for both singles and families.*
  - *This plan uses the same network of health  
care providers as Anthem Trad II.*



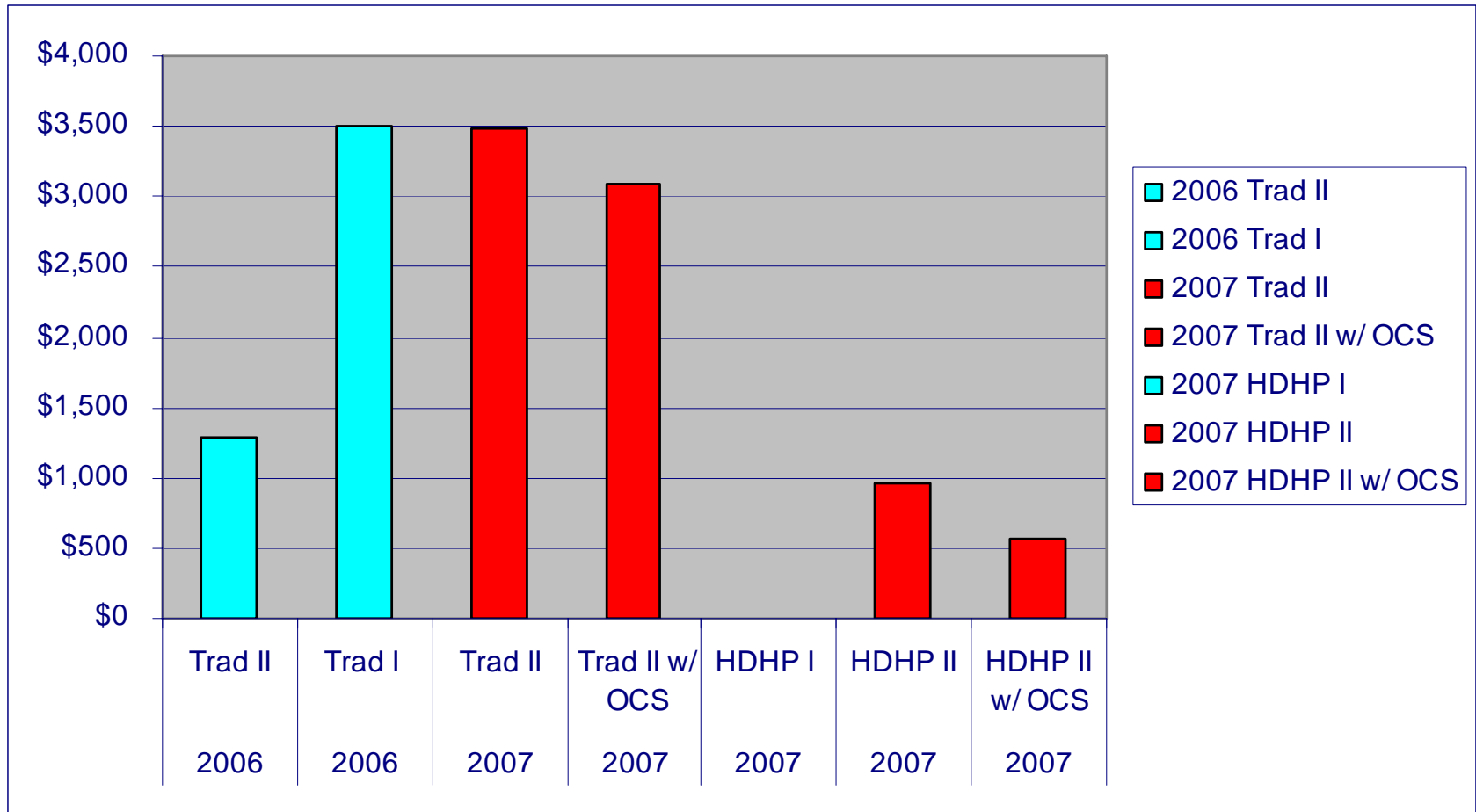
# Annual employee premiums - Single



OCS= One Care Street

Driven by People

# Annual employee premiums – Family



OCS= One Care Street

Driven by People

# HDHP II

- Premium is **less** than both last year's Anthem Trad II or M-Plan II rates.
- Preventive care is covered at 100% and is not subject to a deductible.
- State is making a contribution into the health savings account of each participant:  
participant:
  - **\$935 for single coverage**
  - **\$1,870 for family coverage.**





# HDHP II continued

- Deductible, if you take advantage of the Tobacco Non-User Incentive, is \$1,200 for single; \$2,900 for family coverage.
- Taking into account both the State's contribution contribution to your health savings account and and the Tobacco Non-User Incentive, your net exposure on the deductible is actually only \$265 \$265 for single coverage and \$1,030 for family family coverage (much less than the employee premium for M-Plan II or Anthem Trad II).



# HDHP II continued

- If you need additional information on how a high deductible health plan and health savings account work, check out the State Personnel web site and look for the presentation there on this topic:
- [www.in.gov/jobs/benefits](http://www.in.gov/jobs/benefits)



# TRICARE plan

- If you are retired military, consider the free TRICARE companion plan.
- The companion plan covers your TRICARE medical deductible, co-insurance and prescription co-pays.





# One Care Street

- For participating in One Care Street in 2007, you will receive
  - ***\$260 over the course of the year with single coverage.***
  - ***\$390 over the course of 2007 with family coverage.***



# For more information

- Visit [www.in.gov/jobs/benefits](http://www.in.gov/jobs/benefits)
- Contact your agency benefits coordinator.  
coordinator.
- Call the Open Enrollment Hotline at  
317.232.1167.
- Outside the 317 area code, call toll-free,  
1.877.248.0007.

